



COMPASS CONNECTION

FALL 2022

DEBUNKING COMMON MEDICARE ADVANTAGE



(page 6)

GET TO KNOW YOUR 2023

BENEFITS

(page 2)

MORE HEALTH REWARDS 2023

(page 5)

compassrosebenefits.com

Get to Know Your

Over the last year the Compass Rose Health Plan has been working hard to make sure you and your family have the support you need. We launched Compass Rose Living Well to help you better manage your health and navigate the health care system. We also welcomed a new resource coordinator to our Aging Well team to help support our retired members. In addition, we were excited to continue our partnership with SWORD Health by expanding access to their virtual physical care program. All these new resources and programs are provided at no additional cost to our Compass Rose Health Plan members!

We are looking forward to another year of serving you and your family! Get to know what's coming to the Compass Rose Health Plan in 2023 below.

FEHB Open Season Dates

The 2023 Federal Benefits Open Season will run from November 14 – December 12, 2022. During this time, all federal employees and retirees currently enrolled in a FEHB plan can make changes to their coverage.

We are happy to announce a decrease in our premiums for 2023.

2023 COMPASS ROSE HEALTH PLAN PREMIUMS

2023	SELF ONLY: 421		SELF PLUS ONE: 423		SELF AND FAMILY: 422	
	BIWEEKLY	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY	MONTHLY
GOVERNMENT SHARE	\$259.72	\$562.73	\$560.52	\$1,214.46	\$611.42	\$1,324.74
MEMBER SHARE	\$98.32	\$213.02	\$227.19	\$492.25	\$247.90	\$537.12

Compass Rose Medicare Advantage Part B Subsidy

We are excited to be increasing our monthly Medicare Part B subsidy for members enrolled in Compass Rose Medicare Advantage from \$100 per month to \$125 per month.

Wellness Rewards Program

We have increased the amount you can earn through our Wellness Rewards Program from \$250 to \$350 per year for each member and their covered spouse.

Members and their covered spouses must opt-in through their myCompass account in order to participate in the Wellness Rewards Program and earn points for 2023. Learn more on page 5.

Out-of-Network Allowance

The out-of-network allowance determines what the Compass Rose Health Plan will cover when you see a provider not in our network. Staying in-network is strongly encouraged to avoid excess costs that fall outside our plan's coverage, however, if you do choose to see an out-of-network provider, it is important to understand the costs.

In most instances, the out-of-network allowance will be equal to 200% of the current Medicare rate. See the 2023 FEHB brochure for more information.

Non-Formulary/Non-Preferred Specialty Drugs

Members will now pay 35%, up to a maximum of \$500, for up to a 30-day supply of non-formulary Specialty drugs.

Childbirth Education Classes

The Compass Rose Health Plan wants you and your family to have the resources needed for a successful pregnancy and delivery. That is why we added childbirth education classes as a covered service in 2023. The Plan will cover up to \$100 per calendar year for childbirth education classes.

2023 Benefits

Doula Services

Another addition to support our members during their pregnancy and delivery is coverage of doula services. The Plan will cover up to \$1,000 per calendar year when services are provided by a certified doula through DONA International.

Blood Pressure Monitor for Pregnant Members

Another new benefit for expectant members is an allowance for a blood pressure monitor. The Plan will reimburse you up to \$50 for one blood pressure cuff per pregnancy.

Ambulance/Professional Transportation

Transport from a facility to the member's home by ambulance or professional transportation is covered following a covered inpatient admission.

For a complete list of Compass Rose Health Plan changes for 2023, see Section 2 of the 2023 FEHB Brochure at compassrosebenefits.com/Brochure.

To request a hard copy of the brochure, visit compassrosebenefits.com/2023Brochure

If you are NOT making any changes to your Health Plan, you do not need to do anything to continue your current coverage. Your benefits will automatically continue for 2023.



Reminder: Keep Your Current Health Plan ID Card

Your health plan member identification (ID) card is one of the most useful and important items you need to keep on-hand each time you leave the house. Not only does your card display your Member ID and Group Number, which can help you in scheduling appointments, processing claims and filling prescriptions, but it also lists copayment amounts and contact information.



information was added to the back to improve transparency. The back of your ID cards now includes your deductible and out-of-pocket maximum. You can view your up-to-date ID card via your myCompass account. The important information on the front of your ID card, including your Member ID and Group Number has not changed. You are still able to use your current ID card to receive coverage for services.

Compass Rose Benefits Group will NOT be issuing new member ID cards for 2023. Please hold onto your current member ID card, as the information remains the same for next year.

While we are not issuing new ID cards, we did want to note that at the beginning of 2022 additional

To view, print or request an additional card be mailed to you:

1. Sign in to **myCompass** at **member.compassrosebenefits.com**
2. Click the button to **Go to UMR**
3. Select **ID Card** from your **myMenu**

You may also call UMR at **(888)-438-9135** to request another member ID card.

Get Your Prescriptions Delivered with Express Scripts

Are you utilizing the benefits available through your prescription drug plan to help you save money?

As a Compass Rose Health Plan member, you have access to several convenient options for filling your prescriptions through Express Scripts.

3 WAYS TO RECEIVE YOUR MEDICATIONS:

1
EXPRESS SCRIPTS
HOME DELIVERY

2
A SMART90
RETAIL PHARMACY
LIKE CVS OR
WALGREENS

3
A LOCAL
NETWORK RETAIL
PHARMACY

Both the Home Delivery and Smart90 options give you the opportunity to save money by receiving at least a 90-day supply of your prescription for the cost of a two-month supply.

With Home Delivery, you can save the trip to the pharmacy and get your prescriptions delivered right to your door – all you have to do is ask your provider to send your prescription(s) electronically to the Express Scripts Pharmacysm for at least a 90-day supply.

NOTE: Express Scripts is the prescription manager for non-Medicare Advantage members. Medicare Advantage members receive their prescriptions through Optum Rx®.

More Health Rewards in 2023

Our Wellness Rewards Program recognizes you for making healthy choices. Beginning in 2023, we are **upping the amount you and your enrolled spouse can each earn to \$350 per year!** Why? Because we know that taking control of your health is important.

In order to participate in the Wellness Rewards Program for 2023, you and your eligible spouse will need to opt-in. More information will be sent at a later date instructing you on how to opt-in.

As a reminder, here are the ways you can earn reward points:

Complete an action plan in the UMR Activity Center



Participate in Compass Rose Living Well or Maternity Management



Utilize the UMR Health Cost Estimator or Express Scripts Price Medication Tool



Complete Tobacco Cessation



Register for myCompass and verify contact information



Meet your health targets for blood pressure and A1C



Complete an online Clinical Health Risk Assessment (CHRA)



Receive certain preventive care screening



Complete your biometric screening



Get your annual preventive care exam



For additional details around how to complete these activities and earn points, visit compassrosebenefits.com/Rewards.

Debunking Common Medicare Advantage Myths

In 2022, the Compass Rose Health Plan introduced a Medicare Advantage option for our retiree members enrolled in Medicare Parts A and B. The Compass Rose Medicare Advantage plan, a UnitedHealthcare® Group Medicare Advantage (PPO) plan, was created to enhance your current benefits so you can enjoy and stay healthy in your retirement years.

Since Medicare Advantage is relatively new to the FEHB space, many people don't know how it works. Below, we've addressed some of the common misconceptions about the Compass Rose Medicare Advantage option.

I will no longer be in the FEHB program if I enroll in Compass Rose Medicare Advantage

MYTH: No need to worry, you will keep your FEHB status if you enroll

in Compass Rose Medicare Advantage! Our Medicare Advantage option was designed as an enhanced level of benefits exclusively for Compass Rose Health Plan retirees.

I must have Medicare Parts A and B to enroll

FACT: In addition to being enrolled in the Compass Rose Health Plan, you must also be enrolled in Medicare Parts A and B to enroll in the Compass Rose Medicare Advantage Plan.

There is an additional cost to enroll

MYTH: There is no additional cost to enroll in Compass Rose Medicare Advantage.¹ You will continue to pay your Compass Rose Health Plan premium and your Medicare Part B premium.

The Compass Rose Health Plan gives you money back for paying your Part B premium

FACT: The Compass Rose Medicare Advantage plan for retirees includes \$125 each month toward your Part B premium for you and your enrolled spouse starting in 2023.

I will no longer be a Compass Rose member

MYTH: You will remain a Compass Rose Health Plan member AND you gain additional perks like a \$40 quarterly credit to spend on over-the-counter items² and an annual in-home physical and health screening.³ Continue receiving the great coverage you expect from Compass Rose, with even more benefits!

All Medicare Advantage plans are the same

MYTH: Plans may offer the same basic benefits, but additional benefits can vary. You may see Medicare Advantage plans advertised on TV — Compass Rose Medicare Advantage is different. Our plan is designed within the FEHB program and affords you all the benefits and protections that comes with being a federal retiree. Compass Rose Medicare Advantage includes many great extras at no additional cost. These extras include a Part B premium subsidy, dental and vision coverage,⁴ and free health and fitness programs.⁵

I won't be covered when traveling outside the United States

MYTH: With Compass Rose Medicare Advantage, you don't have to worry about being covered while traveling outside the United States. Generally, care provided outside of the U.S. isn't covered by Medicare or Individual Medicare Advantage plans. With Compass Rose Medicare Advantage, all services that are covered when you're in the U.S. are paid at the same level when you travel overseas.

Hearing, dental and vision are not included

MYTH: You get hearing, dental and vision coverage⁴ included as part of the Compass Rose Medicare Advantage plan! As a bonus, we offer a \$2,400 allowance for hearing aids every three years. You must use a UnitedHealthcare Hearing provider to take advantage of the hearing benefit. As you can see, there are many perks to enrolling in Compass Rose Medicare Advantage.

Did we leave out some of your questions? Head to our website compassrosebenefits.com/MedAdvantage for a more detailed explanation of Compass Rose Medicare Advantage.

Are you ready to take your coverage to the next level? Call our dedicated line with UnitedHealthcare at **1-844-279-9286, TTY 711**, 8 a.m. to 8 p.m. 7 days a week.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

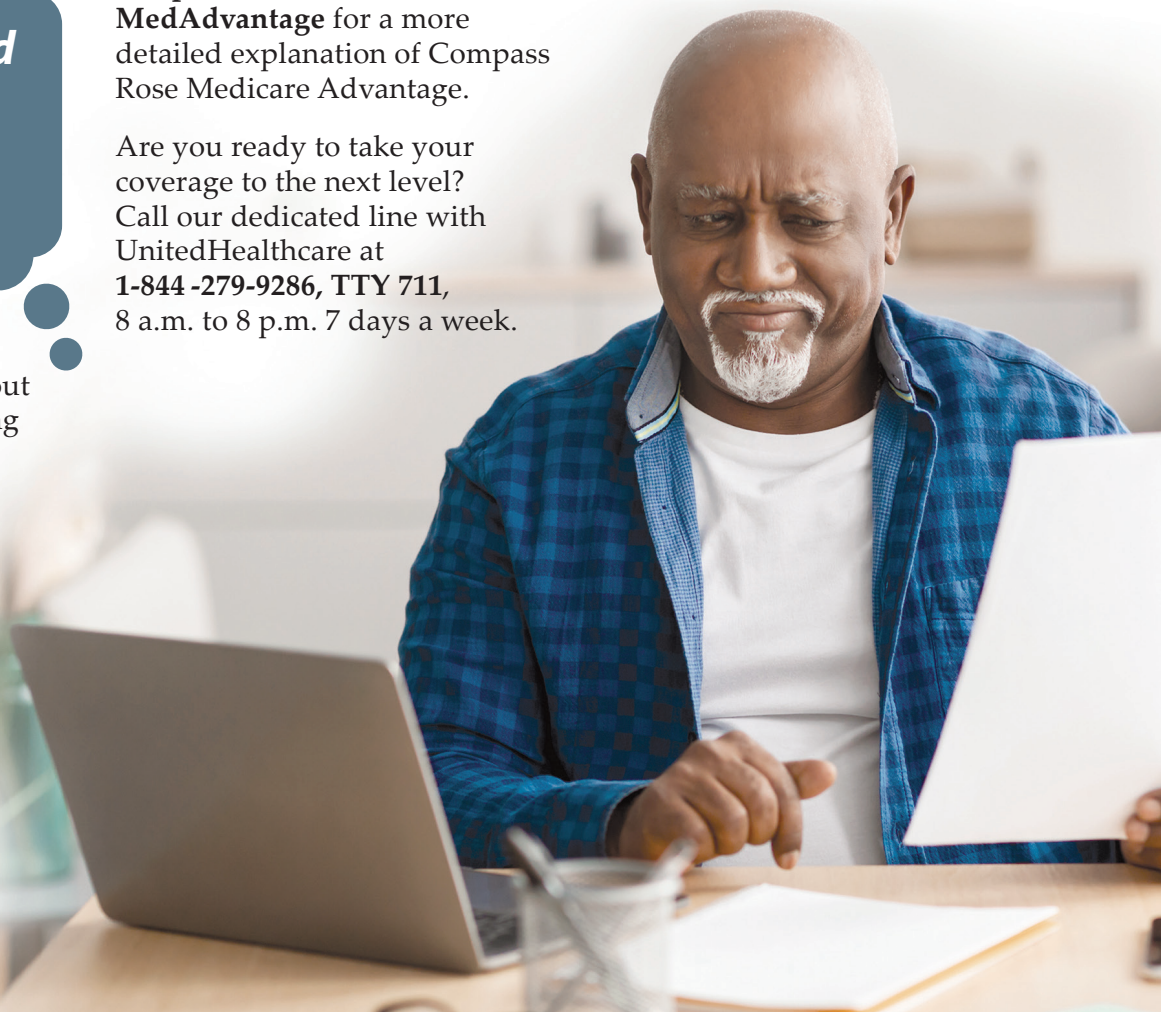
¹ Income-Related Monthly Adjustment Amount (IRMAA) IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The Compass Rose Medicare Advantage plan's included prescription drug coverage is considered a Part D plan therefore if you currently have a part B IRMAA then you may incur an additional part D IRMAA when enrolling in this plan.

² Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

³ UnitedHealthcare® HouseCalls may not be available in all areas.

⁴ Limitations and exclusions apply. Additional charges may apply for out-of-network items and services.

⁵ The information provided through Renew Active is for informational purposes only and is not medical advice. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Gym network may vary in local market.



No Cost Pelvic-Health Care from Home

The Compass Rose Health Plan is excited to announce that we are offering members access to Bloom, an innovative, digital pelvic therapy solution. It was developed by Sword Health under the belief that physical location should never limit access to clinical-grade care.

Bloom is a comprehensive, mind-body program connecting individuals with vaginal anatomy to the next generation of pelvic-health care from the comfort, convenience, and privacy of home.

Bloom is designed to address pelvic dysfunctions including:

- Pain
- Discomfort
- Pressure
- Urinary leaking
- Bowel issues

It is also designed for specific life stages including:

- Pregnancy
- Postpartum
- Menopause

Bloom is available to eligible members age 18+ with vaginal anatomy as part of your health plan benefits at **no additional cost**.

Each member is paired with a Pelvic Health Specialist, all of whom have Doctor of Physical Therapy Degrees. During onboarding, the specialist will hold a virtual visit to learn more about each member's specific needs.

Once a member is determined to be a good candidate for Bloom, the Bloom kit and intravaginal pod will be shipped straight to their door. Members download the app and complete pelvic therapy sessions at home at their convenience. The app will provide real-time data so the specialist can track progress and provide 1-1 support as they improve.

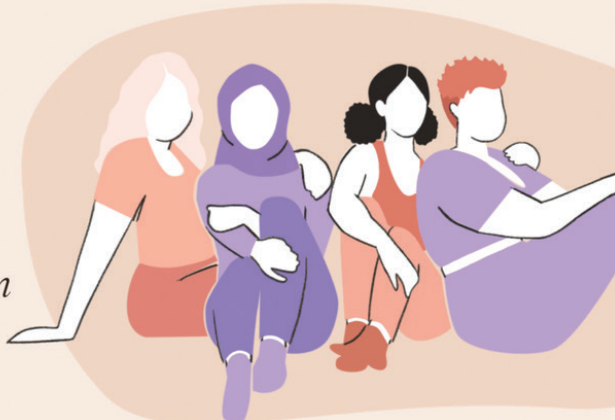
Developed by leading physicians and physical therapists, Bloom also provides a content hub as a safe space to tackle stigmatized topics and seek relief.



Introducing

Bloom

A new, virtual
clinical-grade solution
for pelvic health.



Pelvic-health disorders affect 1 in 4 women. Often overlooked and ignored, these issues can impact both physical and mental health, and may even lead to surgery. Don't wait to seek care. Find out if Bloom is right for you or your family member today at join.hibloom.com/compassrose.

Prioritize Your Plate

Sticking to a healthy eating pattern can be challenging. There is a perception that healthy foods are not always convenient or budget-friendly, which is easy to believe when it seems there is a fast-food establishment around every corner. According to the Cleveland Clinic, the occasional drive-thru meal is okay, but indulging in fast food every day can take a toll on your health, possibly leading to diabetes and other serious health problems.¹ While choosing the easy, fast-food option is tempting, it is important to prioritize the nutrients your body needs to maintain a healthy diet.

Eat the Rainbow

The Centers for Disease Control and Prevention (CDC) encourages creating a healthy eating plan to help manage your weight and nutritional intake.² The trick is to eat the rainbow – meaning you should add an array of colors to your plate filled with dark, leafy greens, fruits, vegetables, whole grains, protein and legumes.²

Staying on Track

The effects of changing your diet can take a while to be felt, which can be discouraging. But remember, consistency is key to making a new routine stick.

Feel like you need extra support to help you stay accountable? Eligible Compass Rose Health Plan members can learn how to build healthy habits through Real Appeal®, a trusted weight loss program.* To learn more and get started, visit compassrosebenefits.com/RealAppeal.

Eligible members can also find guidance by participating in Compass Rose Living Well. This program provides access to educational resources and tools to help you meet your health goals and live a healthy lifestyle. To learn more about Living Well, email wellness@compassrosebenefits.com.

SOURCES:

¹ Cleveland Clinic. <https://health.clevelandclinic.org/heres-how-fast-food-can-affect-your-body/>

² Centers for Disease Control and Prevention. https://www.cdc.gov/healthyweight/healthy_eating/index.html

* Real Appeal is available at no additional cost to Compass Rose Health Plan members, their covered spouses and dependents 18 or over, with a BMI of 23 and higher, subject to eligibility. Members with a BMI of 23 to 29.9 without a qualifying comorbidity (such as diabetes, pre-diabetes, dyslipidemia, high blood pressure or tobacco use) can participate but are not eligible to receive one-on-one coaching.

RECIPE CORNER

Chicken and Broccoli Bake

Try this recipe from [myplate.gov](https://www.myplate.gov) to help fuel you and your family.³

Ingredients

- 1 cup rice, uncooked
- 1 broccoli, frozen (10-ounce package)
- 3 cups chicken, cooked
- 2 tablespoons margarine (or butter)
- 1/4 cup flour
- 2 cups chicken broth
- Parmesan cheese (1/4 cup, optional)

Directions

1. Wash hands with soap and water.
2. Cook rice in 2 cups of water.
3. Let broccoli thaw.
4. Chicken should be off the bone.
5. Melt margarine in large saucepan. Add flour to melted margarine and stir. This will be lumpy.
6. Use broth from chicken you cooked or use canned chicken broth. Slowly add broth to margarine/flour. Stir to remove lumps and thicken.
7. Add cheese and stir.
8. Add rice, broccoli, and chicken. Stir.
9. Put in a casserole pan and bake at 350 degrees for 30 minutes or until thoroughly heated.

SOURCE:

³<https://www.myplate.gov/recipes/supplemental-nutrition-assistance-program-snap/chicken-and-broccoli-bake>



Time to Declutter? We've Got Your Back

Whether you are planning to downsize or simply want to declutter your current home, reorganizing can be a daunting task to take on — especially as you age. Not sure where to start? We've got tips to help you stay on track and streamline the process.

6 Tips to Help You Declutter

1. Have a clear plan for how you will categorize the items you are going through. Set designated areas for items you want to keep, donate and trash.
2. If you are planning to downsize, measure your new space. You will want to make sure you know what you have room for, so you don't end up keeping too much.
3. The emotional aspect of getting rid of things can be difficult, so start as early as possible to help moderate the emotions of moving from your home or letting things go.
4. Start with rooms that have the least amount of clutter and that you know will be the easiest to tackle. Getting a few rooms done early on can help motivate you to continue!
5. If you know you still have items that belong to your children or that you want to pass on, get them involved.
6. Ask for help from loved ones or a professional moving company. It is important not to take on more than you are capable of.

No matter your age, decluttering can help make your life easier and your home safer to live in. Having a lot of unnecessary items throughout a room can easily lead to a fall. Even if you are not worried about safety risks now, decluttering your home every once and a while can help make things more manageable for you down the road. Plus, having a home that is organized and easier to clean can help make life less stressful.



Get Extra Help with Aging Well

Need help getting a handle on all that needs to be done? Compass Rose Aging Well has your back. Aging Well is a program dedicated to assisting our members as they age with health and wellness tips, educational resources and assistance in developing a personal aging strategy. Your dedicated resource coordinator can provide the support you need as you downsize or help you plan how to equip your home to make it more livable.

Get started with Aging Well by visiting compassrosebenefits.com/AgingWell or contact your team by emailing agingwell@compassrosebenefits.com or calling (866) 368-7227 (option 6).

Stay Healthy During Flu Season

Flu season is among us – have you gotten your flu shot yet? Flu vaccination helps prevent millions of illnesses and thousands of influenza-associated deaths and hospitalizations each year.¹ To help avoid the chills, fever, runny nose and sore throat that can come with the flu, the vaccine is our best bet to staying healthy and keeping others safe against the virus this winter.¹

Flu Vaccine

The Centers for Disease Control and Prevention (CDC) recommends everyone 6 months of age and older who do not have contraindications receive an annual flu vaccine, especially those at higher risk.² There are several types of flu shots available, including a high dose flu shot that is available for people 65 years and older. Speak with your provider about which one is right for you. Ideally, you should receive your annual flu vaccine by

the end of October, which is when flu season starts ramping up. But it is never too late!³

Getting vaccinated can also help protect those around you who are at higher risk for severe illness from the flu, such as elderly, young children and people with chronic health conditions.

You can get your flu vaccine for free at your local pharmacy or primary care provider's office. For more information on the flu vaccine, visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines).

New Bivalent COVID-19 Booster

Along with the seasonal flu vaccine, it is important to stay up to date with your COVID-19 vaccines and boosters. In September, the FDA and CDC approved a new single-dose bivalent booster for COVID-19, which offers protection against the virus and circulating Omicron variants. This new bivalent vaccine is offered as a booster

shot at least two months after the completion of your primary series or following a previous booster shot.

Both Pfizer-BioNTech and Moderna developed a bivalent vaccine. As of October 12, the Moderna bivalent vaccine is authorized for use in people 6 years of age and older, while the Pfizer bivalent vaccine is authorized for those 5 years of age and older.⁴ You can choose to receive either of the updated boosters (if your age allows), regardless of which company's primary dose series or booster vaccine you previously received.

Both the flu and COVID-19 vaccinations are free and can be administered in the same visit. To find a location near you, visit [vaccines.gov](https://www.vaccines.gov) or contact your local pharmacy or primary care provider.

SOURCES:

¹ Centers for Disease Control and Prevention. <https://www.cdc.gov/flu/about/keyfacts.htm>

² Centers for Disease Control and Prevention. <https://www.cdc.gov/flu/professionals/acip/summary/summary-recommendations.htm>

³ Centers for Disease Control and Prevention. <https://www.cdc.gov/flu/prevent/vaccine-benefits.htm>

⁴ Centers for Disease Control and Prevention. <https://www.cdc.gov/vaccines/covid-19/clinical-considerations/interim-considerations-us.html>



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Compass Rose Contact Information:

Medical Claims

UMR
P.O. Box 8095
Wausau, WI 54402
(888) 438-9135
UMR-medicalbenefits@umr.com

Provider Precertification

UMR
(800) 808-4424

Lab Work Program

LabCorp
(888) 522-2677
labcorp.com
Quest Diagnostics
(866) 697-8378
questdiagnostics.com

Prescription Drug Program

Express Scripts
P.O. Box 14711
Lexington, KY 40512-4711
(877) 438-4449
express-scripts.com/compassrose

Doctor On Demand (Telehealth)

(800) 997-6196
compassrosebenefits.com/DrNow

Compass Rose Benefits Group

(866) 368-7227
compassrosebenefits.com